

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
District of Massachusetts

In re:
Chanrany Em
Debtor

Case No. 12-41149-msh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-4

User: admin
Form ID: finmngt

Page 1 of 2
Total Noticed: 3

Date Rcvd: Jun 11, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2012.

db +Chanrany Em, 19 Hillside Street, Lowell, MA 01851-3217
aty +Todd S. Dion, Law Office of Todd S. Dion, 574 Central Avenue, Pawtucket, RI 02861-1956

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
ust +E-mail/Text: USTPRegion01.WO.ECF@usdoj.gov Jun 12 2012 01:21:38 Richard King,
Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2012

Signature:



District/off: 0101-4

User: admin
Form ID: finmngt

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2012 at the address(es) listed below:

Joseph H. Baldiga jhbaldiga@ecf.epigsystems.com, bankrupt@mirickoconnell.com
Peter Andrew Lawton on behalf of Creditor U.S. Bank National Association, as Trustee for TBW
Mortgage-Backed Trust Mortgage Pass-Through Certificates, Series 2006-3
squinn@mlg-defaultlaw.com, petelawtonesquire@yahoo.com, yfrails@mlg-defaultlaw.com
Richard King USTPRegion01.WO.ECF@USDOJ.GOV
Todd S. Dion on behalf of Debtor Chanrany Em toddsdion@msn.com

TOTAL: 4

Certificate of Notice Page 3 of 3
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In Re: Chanrany Em
Debtor,

Chapter: 7
Case No: 12-41149
Judge Melvin S. Hoffman

**NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(OFFICIAL FORM 23)**

Notice is hereby given that, subject to limited exceptions, each debtor in a bankruptcy case must complete an approved instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor(s), or in a joint case, each debtor must complete and file a separate Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. § 111. **(Note: If joint debtors, separate certificates must be filed.)**

The debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management, or the Certificate of Completion itself, must be filed with the court before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 or the Certificate of Completion within 60 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23 or the Certificate of Completion, the debtor(s) must pay the full reopening fee due for filing the motion.

Date: 6/11/12

By the Court,

James M. Lynch
Clerk, U.S. Bankruptcy Court